



IN THE U.S. PATENT AND TRADEMARK OFFICE

Application No.: 09/781,310 )  
)  
Filing Date: February 13, 2001 )  
)  
Inventor(s): Joseph Breeden )  
)  
Group Art Unit: 3624 )  
)  
Examiner Name: Colbert, Ella )  
)  
Customer No.: 27160 )  
)  
Title: Vintage Maturation Analytics for )  
Predicting Behavior and Projecting Cash )  
Flow for Customer Communities and Their )  
Responses to Economic, Competitive, or )  
Management Changes )  
Confirmation No.: 7942 )

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the  
United States Postal Office, with sufficient postage, via first  
class mail to Mail Stop Amendment, Commissioner for  
Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: 12-13-04  
\_\_\_\_\_  
Janelle A. Reitz

AMENDMENT TRANSMITTAL

Sir:

Transmitted herewith is an amendment/reply in the above-identified application.

1. ( ) A paper requesting correction/substitution of drawings is attached.
2. Fee for Claims  
(X) No additional fee is required.

The fee for additional claims in accordance with 37 C.F.R. §1.16(b)-(d) has been calculated as shown below:

					SMALL ENTITY		OTHER THAN A SMALL ENTITY	
	Claims Remaining After Amendment	Highest No. Previously Paid for		Present Extra	Rate	Additional Fee	Rate	Additional Fee
Total	44	Minus	66	0	x 9	0	x 18	--
Indep.	2	Minus	3	0	X 44	0	x 86	--
Fee for Multiple Dependent Claims					+145	0	+290	--
TOTAL ADDITIONAL FEES						0	OR	-----

3. **Method of Payment of Fees**

- ( ) Enclosed is our firm check in the amount of: \$
- ( ) Charge \$\_\_\_\_\_ to Deposit Account No. 50-1214.

4. (X) The Commissioner is hereby authorized to charge any additional fees which may be required in this application under 37 C.F.R. §§1.16-1.17 during its entire pendency, or credit any overpayment, to Deposit Account No. 50-1214. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 50-1214. This sheet is filed in duplicate.

Respectfully Submitted,

12/13/04  
(Date)

By:

John S. Paniaguas  
John S. Paniaguas  
Registration No. 31,051

KATTEN MUCHIN ZAVIS ROSENMAN  
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Docket No.: P 272852

IN THE U.S. PATENT AND TRADEMARK OFFICE

CERTIFICATE OF MAILING

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I hereby certify that this paper is being deposited with the  
United States Postal Service as first-class mail in an envelope  
addressed to: Mail Stop Amendment, Commissioner for  
Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this  
date.

12-13-04

Date

*Janelle A. Reitz*  
Janelle A. Reitz

Customer No.: 27160

Confirmation No.: 7942

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Official Action mailed on June 14, 2004, please enter the following  
Amendment:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2  
of this paper.

**Remarks/Arguments** begin on page 8 of this paper.